

Know your **FLOOD ZONE**
Know the **RISKS!**
Look inside for important information about your
FLOOD INSURANCE
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IMPORTANT Flood Zone Document Enclosed



Understanding Your flood zones

To identify a community's flood risk, FEMA conducts a Flood Insurance Study. The study includes information on canal and stream flows, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys. FEMA uses this data to create the flood hazard maps – the Digital Flood Insurance Rate Maps (DFIRMs) that outline your community's different flood risk areas. FEMA periodically updates those maps and it's currently updating the map for Miami-Dade County.

Here are the definitions for all the flood zone designations shown in Miami-Dade County's DFIRMs:

ZONE AE (Moderate to High Flooding Risk)

This is the flood insurance rate zone that corresponds with flood depths greater than three feet. Mandatory flood insurance purchase requirements apply.

ZONE AH (Moderate to High Flooding Risk)

This is the flood insurance rate zone that corresponds to areas of shallow flooding with average depths between one and three feet. Mandatory flood insurance purchase requirements apply.

ZONE VE (High Flooding Risk)

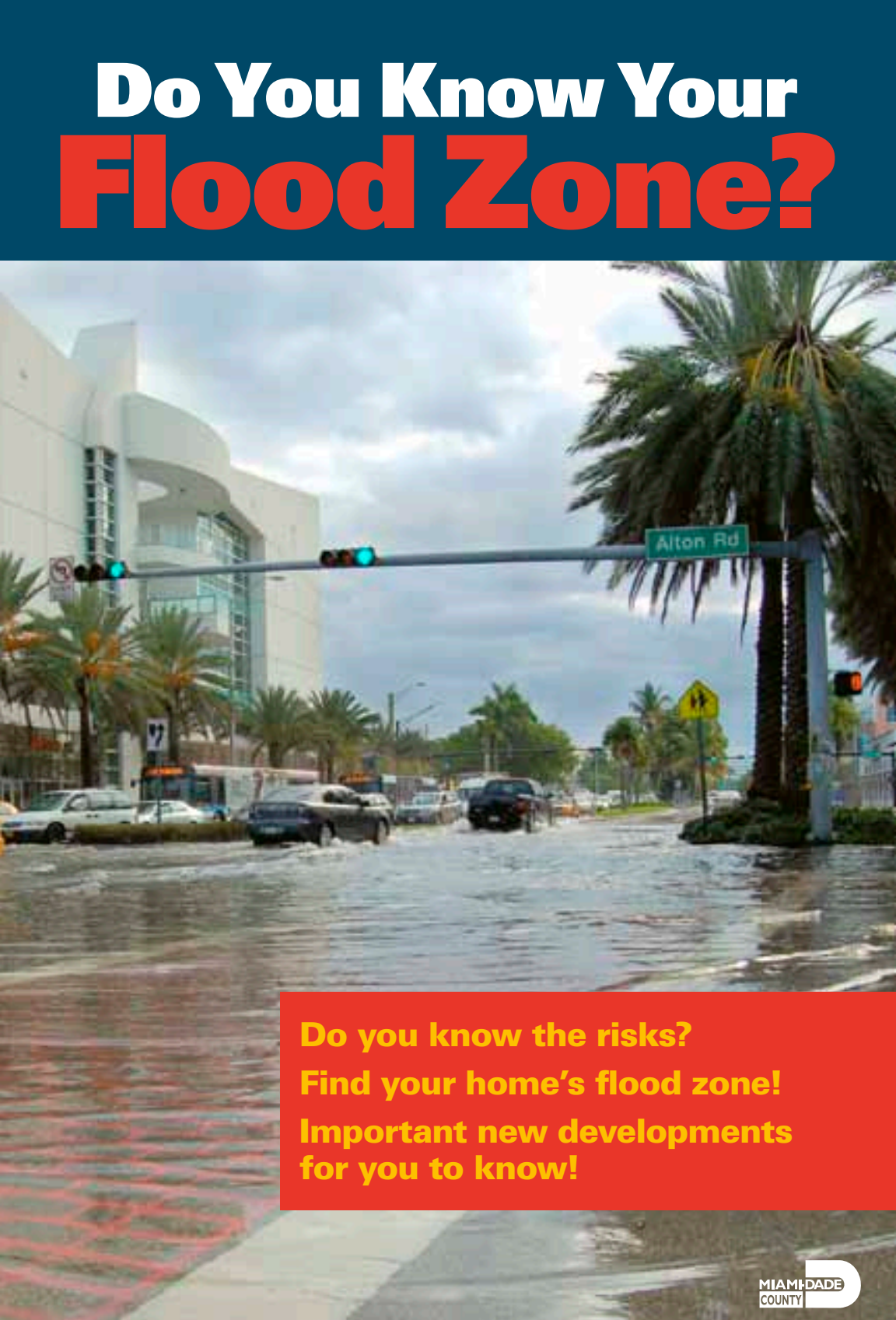
This is the flood insurance rate zone that corresponds to coastal areas that have additional hazards associated with storm waves. There is at least a one in four chance of flooding during a 30-year mortgage. Mandatory flood insurance requirements apply.

Zone A (unnumbered) (High Flooding Risk)

Because detailed analyses are not performed for such areas, no depths or base flood elevations are shown within these zones. There is at least a one in four chance of flooding during a 30-year mortgage. Mandatory flood insurance requirements also apply.

Zone D

Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk. In Miami-Dade County, most of these areas fall within or close to Everglades National Park. In moderate-to-low risk areas, the chance of being flooded is reduced but not completely removed. These areas submit more than 20 percent of the NFIP claims and receive one-third of all disaster assistance for flooding. Flood insurance isn't federally required in moderate-to-low areas, but it is recommended for all property owners and renters. They are shown on flood maps as zones labeled with the letter X (or a shaded X).



Do you know the risks?
Find your home's flood zone!
Important new developments
for you to know!

Questions?

''' Questions about the flood maps? '''
Call the Miami-Dade County Flood Zone Hot Line at 305-372-6466, Monday-Friday, from 8am to 5pm.

''' Call the FEMA Map Assistance Center at 1-877-FEMA MAP (1-877-336-2627), Monday-Friday, 8am-6:30pm, for information and assistance on how to obtain flood maps. '''

''' To view printed copies of the maps, please visit the following locations: '''

Miami-Dade County Public Works and Waste Management Department, Stormwater Utility Planning Division
701 NW 1st Court, Suite 500, Miami, FL 33136, 305-372-6529.

Miami-Dade RER, Downtown Environmental Plan Review Office
701 NW 1st Court, Suite 200, Miami, FL 33136, 305-372-6899.

Miami-Dade RER, West Dade Environmental Plan Review Office
11805 SW 26th Street, Miami, FL 33175, 786-315-2800.

You can also view the maps at <http://gisweb.miamidade.gov/floodzone/>.

''' Questions about Flood Insurance? '''

Visit <http://www.floodsmart.gov> or speak with your insurance agent. For information on coverage and rates call 1-800-427-4661.

Para obtener una copia de este folleto en español, visite nuestro sitio web en <http://www.miamidade.gov/publicworks>.

Pou jwenn yon kopi bwochi sa an kreyòl, vizite sit entènèt nou an nan <http://www.miamidade.gov/publicworks>.

For a copy of this publication in an accessible format, please call 305-514-6653.

Did you know that it is ILLEGAL to throw away or discharge anything into the rivers, canals, lakes, bays or any water body in Miami-Dade County? According to Chapter 24 of the Code of Miami-Dade County, nothing but rainwater is allowed to be discharged into the storm drains located in the streets, curbs and parking lots. Help us keep the waters and streets of Miami-Dade County clean! If you witness dumping of any liquid or materials into storm drains or waters of the County, please call the 24-hour Environmental Emergency Hot-Line, at 305-372-6955, or Miami-Dade Crime Stoppers, at 305-471-TIPS (8477), to report those activities.

Important new developments for you to know!

■ We want to hear from you!

Miami-Dade County is in the process of updating its Floodplain Management Plan, and we would like to hear from you to be sure we are meeting your needs. Please see the following questions and respond by calling our Flood Complaints Hotline, from 8am to 5pm, Monday through Friday, at **305-372-6688**. We would like to know:

- » Do you have flooding problems in your neighborhood or at your place of business?
- » If so, have you notified the County, and if you did, was our response satisfactory?
- » Have you noticed the drainage improvements being constructed by Miami-Dade County? Have they helped reduce flooding in your local community?
- » Do you have ideas on how we can better reduce flooding in your area? What are these ideas?

■ When it rains, it pours!

Because Miami-Dade County is located in a unique geographical area, it is particularly susceptible to flooding from major rain events and storm surge. The County is surrounded by major water bodies such as the Atlantic Ocean, Biscayne Bay, and many rivers, lakes and canals. Miami-Dade County lies close to sea level and its underground water supply is just below the ground surface. Therefore, major rain events sometimes leave rainwater nowhere to drain, causing occasional flooding in some areas of the County. If you are not sure where your property is located on the map, please call Miami-Dade County Flood Zone Hotline at **305-372-6466** and your exact flood zone designation will be confirmed.

■ Elevation certificates

Once you have determined that your house lies in a flood zone, an Elevation Certificate can then tell you how high your house was built in relation to that flood zone. These Certificates are required for all new construction, as well as for construction projects that involve making substantial improvements to a structure. An Elevation Certificate is an important document that every homeowner should have, and in case of a disaster, would demonstrate to County authorities that your house is at or above the required elevation. If the Certificate shows that your house is lower than the required elevation, then the so-called “50% rule” would apply to your house. This rule means that if your house is in a flood zone and is damaged and/or improved to an amount greater than 50% of its market value, it will have to be raised to meet the current elevation requirement. Miami-Dade County has kept records of these Certificates on file since the County began participating in the Community Rating System. For more information about the 50% rule or Elevation Certificates, please call the Miami-Dade County Flood Zone Hotline at **305-372-6466**.

■ Warning! Warning!

The National Weather Service monitors local weather conditions. If flooding from rain is anticipated, the Service will broadcast Flood Warning Notices through television, radio and wire services. These notices are intended to make you aware and help you prepare for possible flooding. If an Emergency Flood Warning Notice is issued, the National Weather Service will broadcast this warning through the Emergency Alert System, and through TV stations such as WFOR (Ch.4), WTVJ (Ch. 6), WPLG (Ch. 10), and through radio stations such as WIOD (610 AM) and WINZ (940 AM). TV stations 51 and 23, and radio stations WQBA (1140 AM) and WCMQ (92.3 FM) will broadcast in Spanish.

■ All hands on deck!

When an Emergency Flood Warning Notice is issued for your area, take safety precautions immediately. Listed below are some guidelines to follow:

- » Do not walk or drive through flowing or standing water. Unseen obstructions or hazards may harm you or your vehicle. Also, sewage from overflowing sewer lines may be present in the water.
- » Avoid downed power lines and electrical wires. These lines can cause shock and electrocution.
- » Turn off the power in your house. This should include electrical power as well as all propane gas tanks and lines.
- » Watch your step in flooded areas. Slip and fall accidents are common in wet, slippery areas.
- » Be alert for small animals that are flushed out by flooding conditions. Remember, under stress, animals may react by biting when disturbed.
- » Be aware of gas leaks in the house. Do not smoke, nor use candles or open flames until you are sure no leaks exist; ventilate enclosed areas if you think gas is present.

■ Protect your property!

There are things you can do to minimize or eliminate property damage before a flood event occurs. Grading your property, elevating and securing electrical appliances, placing all low-lying electrical fixtures on separate electrical circuits, and using flood resistant materials on exterior surfaces are some ways you can help yourself. Under emergency conditions, sandbags can be used to protect structures from flood waters, and elevating or covering furniture and valuables can help minimize damage.

To reduce street flooding, Miami-Dade County’s Stormwater Utility is in the process of identifying, prioritizing and implementing local drainage projects throughout Miami-Dade County. The Stormwater Utility also provides flood protection assistance to citizens, in the form of site visits and advice on how to protect your property from flooding. Please call **305-372-6688** to report any unusual flooding in your area or to request a site visit for your property.

■ Private drainage systems

If you live in a condominium, private community with an association, or if your place of business is located in a commercial property such as a warehouse or shopping mall, then you should become familiar with the drainage system in your private community and/or place of business. Specifically, you should be aware of the location, condition and operation of the on-site drainage system that your homeowner’s association or place of business is responsible for maintaining. It is also a good idea to develop a list of important contact persons/phone numbers associated with the maintenance of the drainage system BEFORE an emergency arises.

■ Retrofitting your home

To obtain information on how to select a contractor to repair your home after a flood or other natural disaster, and to obtain a list of contractors that have been licensed for work on buildings in Miami-Dade County, please visit <http://www.miamidade.gov/business/laws/home-repairs.asp>.

On this webpage, you can conduct a search to find out if a complaint has been filed on a contractor working in Miami-Dade County: <http://www.miamidade.gov/development/contractors-inquiry-search.asp>.

All construction in Miami-Dade County requires the issuance of building permits prior to construction. Building permits are obtained after submittal and approval of building plans. An important part of the review process is the requirement that structures be built high enough and use proper design to protect against flood damage. If you plan to construct an addition to your house, build a new house, or for any other type of development, call Miami-Dade County’s Department of Regulatory and Economic Resources (RER) at **786-315-2000** for information on how to obtain the necessary permits. If you see construction taking place in Miami-Dade County without the proper permits, please call the Code Enforcement Office at **786-315-2424** to report it.

Find your property’s new flood zone!

To find the flood zone for your property, you have a few easy options:

- » **Visit** the webpage www.miamidade.gov/publicworks/flooding-protection.asp.
- » **Call** the Miami-Dade County Flood Zone Hotline during regular office hours at 305-372-6466.
- » **See or buy** a copy of the maps at <http://msc.fema.gov>.

■ Floodplains are our friends!

Did you know that rainfall is an important part of the ecology of South Florida? Rainfall drains into floodplains such as the Everglades and our many wetlands, filters through these areas, and is eventually stored underground. Underground water is the only source of drinking and domestic water supply in South Florida. It is important that we protect and maintain these drainage areas; the quality of our drinking water depends on it!

Flood insurance is required for any federally backed mortgage in a Special Flood Hazard Area. PLEASE NOTE when purchasing flood insurance, the policy does not go into effect until thirty days after purchase. Please visit <http://www.floodsmart.gov> for the most current information on flood insurance premiums and to locate a flood insurance agent in your area.

Because of Miami-Dade County’s rating under the National Flood Insurance Program’s (NFIP) Community Rating System, Miami-Dade County policy holders who live in a flood zone have enjoyed a 25 percent discount on their flood insurance premiums since October 1, 2003. A 10 percent discount on flood insurance is also available for those who live outside of flood zones, except on preferred risk policies.



Our storm drainage systems work by filtering the runoff underground, as shown in the diagram.

This keeps the pollution found in the runoff from going into our rivers, canals, bay and ocean. It is therefore very important that nothing but rainwater enter these systems. Litter, leaves and debris can clog the system and cause flooding and other problems for the community.

1. Rainwater enters the storm drain inlet.
2. Rainwater goes into perforated pipe.
3. Rainwater filters out of pipe into porous rock and filter.
4. Rainwater filters through rock and then enters groundwater.

